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**The Benefit Bank: An Aid to Public Benefits in
Minnesota**

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The Benefit Bank: An Aid to Public Benefits in Minnesota

by
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1/7/09

Abstract:

In 2005 twenty-two percent of eligible Minnesotans did not receive Medical Assistance or MnCare, fifty-eight percent did not receive food support, seventy-six percent did not receive Child Care Assistance and eighteen percent of those eligible for Earned Income Tax Credits did not receive those credits. Statistics like these cause one to wonder the causes of such underutilization of public benefits in Minnesota. The causes for underutilization of public benefits are explored in this document along with an in-depth analysis of some public benefits in Minnesota and just how the application process for those benefits work. However, the primary purpose of this paper is to provide and explanation of how the public benefit application system can be improved. This study examines The Benefit Bank, a web-based counselor-assisted program that simplifies and centralizes the process of applying for many state and federal benefits for low and moderate income individuals and families, and how, if implemented it could provide a way to overcome many of the obstacles facing Minnesotans who are eligible and in need of governmental assistance but are not receiving it. Ultimately the article corroborates evidence that The Benefit Bank should be implemented in Minnesota to aid the current public benefit application system and increase public benefit utilization.

The Benefit Bank: An Aid to Public Benefits in Minnesota

This paper is an extensive analysis regarding The Benefit Bank and the current public benefit application, certification, and outreach processes in Minnesota. In this analysis the existing Minnesota public benefits that would be covered by The Benefit Bank were examined, along with a study of how the current application and certification process in Minnesota is conducted. This study also examined why many public benefits are not being used by the eligible population and how The Benefit Bank can help increase utilization. The paper is outlined as follows:

- I. An explanation of The Benefit Bank and its purpose
- II. An analysis of how The Benefit Bank has been implemented into six states and relevance for Minnesota
- III. A summary of the current public benefit system in Minnesota, focusing on the application, certification, and outreach process for the following public benefits: Federal and State Tax Refunds and Credits, Cash Assistance/General Assistance (GA), Medical Assistance/Medicaid, Food Support, Child Care Assistance, and Low Income Home Energy Assistance Program (LIHEAP). A summary of why the previously mentioned public benefits are currently being under-utilized and how The Benefit Bank could aid the current programs in providing these benefits.
- IV. Conclusions and recommendations based on trends and best practices for The Benefit Bank and Minnesota.

The Benefit Bank's Federal Tax application system has produced the highest monetary value to applicants in six out of the six states examined of The Benefit Bank

States Arkansas (AR), Ohio (OH), Mississippi (MS), Kansas (KS), Pennsylvania (PA), and Florida (FL). Most states have had and still have difficulty in collaborating with The State Government. In states such as Ohio where The State Government was fully supportive of The Benefit Bank, there has been the largest number of benefits produced (\$37.2 million dollars, since 2006). Through faith-based groups, non-profit organizations, and state and city departments and programs, The Benefit Bank has been implemented and has generated income for thousands of individuals and families and should be implemented in the state of Minnesota. This paper will provide evidence of why The Benefit Bank should be implemented in Minnesota and how it will aid the current application and certification processes.

I. An explanation of The Benefit Bank and its purpose

According to The Benefit Bank's website, "The Benefit Bank is a web-based, counselor-assisted program that simplifies and centralizes the process of applying for many state and federal benefits for low- and moderate-income individuals and families."¹ An individual goes to a site of The Benefit Bank and, aided by a trained counselor, she or he answers a series of very simple questions. The individual's answers to the questions, then, are "shuttled" to the various credit/benefit applications programmed into The Benefit Bank. Once all of the questions have been answered, the counselor helps the individual to print a hard copy of the completed application forms for all of the credits/benefits. The Benefit Bank does not determine eligibility, but provides application assistance and simplification. Eligibility for benefits is still determined by The State Government. Individuals gain access to The Benefit Bank by visiting host organizations that are authorized to use The Benefit Bank application through the internet and have trained authorized counselors to assist applicants.

The Benefit Bank was created and is maintained by Solutions for Progress (SfP), Inc., a Philadelphia-based public policy technology company. Solutions for Progress's whose mission is to deliver technology that directly assists low and middle income families to obtain public benefits, and also has the ability to integrate with electronic government systems to help more individuals gain access to the funds available to them.²

In a State-by-State Analysis of Economic Impact, Solutions for Progress prepared projections that show the potential economic impact of The Benefit Bank if a state uses both the technology and an ongoing outreach process. The figures were based on the assumption that only twenty-five percent of people eligible for benefits, but not receiving them, actually sign up. For Minnesota, the annual economic impact would be \$82,286,262, coming from potential CHIP value, additional EITC, value of Medicare home and community based care waivers, and yearly food stamp impact.

¹ The Benefit Bank Website, Accessed on 12/5/08 <http://www.thebenefitbank.com/>

² The Benefit Bank Website, Accessed on 12/17/08 <http://www.thebenefitbank.com/>

II. An analysis of how The Benefit Bank has been implemented into six states and the relevance for Minnesota

On The Benefit Bank website Solutions for Progress commented they have made The Benefit Bank available in eight states. In this paper I have examined six of these states (Arkansas, Florida, Kansas, Mississippi, Ohio, and Pennsylvania). Each state has approached the implementation of The Benefit Bank in different ways, providing different perspectives for Minnesota. The Benefit Bank is not self sufficient and requires a host organization to operate and provide assistance to individuals applying for public benefits. I acknowledge the fact that this information was taken primarily through phone calls and is limited to the knowledge of the individuals I spoke with. However, the information is relevant and sufficient for this paper's purposes.

In Arkansas The Benefit Bank has been implemented due largely to the political clout of individuals who sought its benefits. Steve Copley, Director of Arkansas Interfaith Conference, recommended The Benefit Bank to the Governor. The Governor supported the idea and moved to obtain funds for The Benefit Bank. The Governor used left-over TANF dollars (\$1.4 million) and allocated them to The Benefit Bank program to increase benefits in the state. A large portion of the money is used for administration of the program along with paying for The Benefit Bank to set up their system to populate the benefit forms in each state. Though many benefits have been implemented such as food support and Medicare/Medicaid, the Federal tax program (e.g., Earned Income Tax Credit or EITC) generates the greatest amount of monetary benefits in the community. In large part they have invested a significant amount of money into The Benefit Bank and are only beginning to see the benefits. Arkansas took two years to prepare for implementation and began operation in February 2008. From February 2008 to October 2008 they have generated roughly \$425,000 in public benefits through The Benefit Bank application assistance system.

There are multiple cities involved with The Benefit Bank in Florida, but currently there is no state wide Florida Benefit Bank. Each city has their own view of The Benefit Bank and the benefits it can provide. In Lake and Sumter Counties, The Benefit Bank's services were requested, but were not implemented. They have searched for reasons why and both The Benefit Bank and Department of Human Services place blame on the other party. In Jacksonville, Jeff Winkler of the Real\$ense Prosperity Campaign, has only used the Federal Tax application and has not focused on any other benefits, but the Earned Income Tax Credit (EITC) and Federal Tax Refunds. Jeff is very enthusiastic about The Benefit Bank and feels individuals who have used the system have benefited greatly. Jeff has three sites using The Benefit Bank system and feels it has proven to be very effective. Jeff is also affiliated with the United Way in Jacksonville.

In Miami William Porro, has spearheaded The Benefit Bank implementation. He found The Benefit Bank as part of his duty to improve the progress of the city, as he is the Special Projects Administrator for the city. He, like Jeff Winkler in Jacksonville, also has focused only on Federal Taxes and the EITC benefit. The overall cost of implementation for Miami and Jacksonville was only the cost of volunteers and

administrators of the programs. Both cities were unaware of any other costs or funds used to implement The Benefit Bank tax system in their respective cities. This may be due to the fact they have only focused on federal taxes and EITC and have not tried to assist in any other public benefits. Last year the overall total amount of benefits received in EITC and Federal tax refunds was \$1,754,000. Florida has used tax sites, churches, community centers, and other non profit entities as sites for individuals to fill out their applications. Neither Jeff nor William are currently looking to expand The Benefit Bank and use it to help individuals apply for public benefits.

Like many other states, Kansas first implemented The Benefit Bank's tax filing system. It proved to be very effective and efficient and they were unaware of any costs for the Federal Tax Filing System. The Benefit Bank of Kansas is housed within Inter-Faith Ministries, an inter-religious anti-poverty agency in Wichita and is part of their Campaign To End Childhood Hunger (CTECH) program. The Kansas Benefit Bank has been assisting low-income federal tax filers for the past five years. Following funding from United Methodist Health Ministry fund and The Sunflower Fund they proceeded to purchase the food stamp and healthcare benefit forms from The Benefit Bank (\$300,000). In 2007, Kansas produced \$500,000 in Federal Tax refunds and EITC for those who used The Benefit Bank application system. No figures were reported for other public benefits.

Gloria Shields, employed by the Children's Defense Fund, was one individual who spearheaded The Benefit Bank implantation in Mississippi. Gloria was familiar with Community action agencies through the Children's Defense Fund. Gloria originally focused on Federal Tax refunds and EITC like many other states. She talked with the executives she knew and presented the idea of The Benefit Bank to them. Community action groups were excited to implement The Benefit Bank since those organizations were serving the same clients that needed free tax filing assistance and public benefit assistance. Gloria also stated she was not aware of any cost for The Benefit Bank tax filling application system and stated that the costs were limited to computer, internet, and staffing. Gloria is currently moving through the implementation of other public benefits such as food support through The Benefit Bank, but still generates most of their monies through the Federal tax returns and EITC credits. To summarize, she and the organizations involved have incurred low costs of implementation and have brought in over 1.3 million dollars since their inception in 2006.

The National Council of Churches was originally spearheading The Benefit Bank project in Ohio. The Council worked with the Knight foundation to obtain the initial funding. Ralph Gildehaus, the former director at the Governor's office, used to work with the individual who was an administrator at the National Council of Churches. The Council contacted the Columbus Foundation who gave \$500,000 over three years for The Benefit Bank project. Then the Governor's Office of Faith Based and Community Initiatives provided them with access to \$1,000,000 TANF funds, \$500,000 unrestricted funds (i. e. Title 20-check funds), and \$500,000 Federal Food Support Funds. The National Council of Churches then passed on administration of The Benefit Bank project to the Ohio Association of Second Harvest Foodbanks. They chose this group because they had the best ground level or community ties with the non-profit organizations in the

community. These community ties helped obtain volunteers through community action agencies and the United Way and other organizations that provided their volunteers to assist with The Benefit Bank. Ohio worked well with the counties and explained that The Benefit Bank was not the privatizing of benefits, but is application assistance. The Benefit Bank does not determine eligibility, but merely centralizes and simplifies the application process. Lisa Hamler-Fuget, Executive Director of the Ohio Association of Second Harvest Foodbanks, said ensuring that counties understood The Benefit Bank's purpose as an aid to individuals filing public benefit applications was pivotal in obtaining the county's needed support. Lisa also said she made sure the counties knew how this was going to benefit them by producing increased number of completed applications before individuals arrived at county departments.

In Western PA they have focused on benefits such as: Federal Tax refunds, Food Support, and Medicaid. The Federal Tax return generates the most revenue into the community totaling just over \$1,000,000 in 2007. Other programs have been slow to implement and have not been as monetarily effective. This is in part because in Pennsylvania the state recently developed an electronically completed and submitted form for benefits such as public assistance, food support, and medical assistance in a combined application form. But in regards to taxes there is not one standard assistance program that can meet the demands of the entire population of Pennsylvania. In three years the Pennsylvania has generated over \$1,500,000 in Federal refunds and EITC and only \$180,000 in other benefits including property tax rebates. The host organization for The Benefit Bank is United Cerebral Palsy. Roslyn Maholland, who is responsible for volunteer/site recruitment and training, organizes all functions of The Benefit Bank and is partly paid by funds raised for The Benefit Bank. A unique focus of Pennsylvania is voter registration.

The Federal Tax filing system has proven to be the most effective and cost efficient part of The Benefit Bank system to implement. The main costs to implement the Federal Tax filing system were finding volunteers, locating and buying computers, and internet fees. The Benefit Bank Federal application system does not need to be altered and uses the same forms for each state. However, each state does have its own state tax return and differs from state to state. The system produced the largest amount of benefit dollars by a wide margin through Earned Income Credits, Child Tax Credits, Child and Dependent Care Credits. All states commented that the Federal Tax application system was easily implemented, and required a low number of trained volunteers to operate it. They also commented the training of The Benefit Bank system compared to VITA and AARP was much easier and took only four hours to be a trained counselor. Additionally, volunteers needed little or no tax experience. In four states, which provided their statistics for Federal taxes, the average return or credits for individuals last year was \$1,471 (see chart below).

Federal Tax Returns Including Back Taxes			
States	Forms	Amount	Per Person Avg
Florida	1257	\$1,754,000.00	\$1,395.39
Pennsylvania	800	\$1,200,000.00	\$1,500.00
Mississippi	660	\$1,313,799.00	\$1,990.60
Kansas	500	\$500,000.00	\$1,000.00
Total	3217	\$4,767,799.00	\$1,471.50

Given this information from all of the six states examined, the implementation of The Benefit Bank Federal Tax application assistance system seemed to be the most productive and cost efficient. It should also be noted that the system succeeded in small controlled areas or sites. In Jacksonville, Jeff Winkler (who was being paid by the United Way to assist individuals in filing for taxes) started with only three sites using The Benefit Bank's software and only needed a few trained volunteers to operate it. He used existing infrastructure and right now has his three locations in a school, a low income apartment complex, and at a community action agency. They started small due to a lack of resources and volunteers. Though small, those three stations have produced 157 returns and \$254,000 in credits and refunds (roughly \$1,600 per person). In Miami, William Porro (Special Projects Administrator for the city of Miami) was looking for new and innovative ways to increase in benefits for his communities and smooth the Federal Tax application system at a low cost. He said The Benefit Bank was an excellent solution and met his needs of low costs and high results.

A significant number of interfaith groups have inaugurated the implementation of The Benefit Bank in their respective states. In Pennsylvania the National Council of Churches was involved in the inauguration and support of the initial idea to implement The Benefit Bank. It was then passed on to United Cerebral Palsy. The National Council of Churches was also involved with the infant stages of The Benefit Bank in Ohio. The Council helped provide the initial funding through a contact in Ohio, the Columbus Foundation. In Kansas, Pat Cameron, employee of the Inter-Faith Ministries helped locate funds and support through various foundations in the community. In Arkansas the Arkansas Inter-Faith Conference worked closely with the Governor, The Benefit Bank, and the Arkansas Department of Human Services to integrate The Benefit Bank's application assistance system with the state's system.

The main reoccurring problem for all states is integration of The Benefit Bank's process with The State Government. The Benefit Bank has been most successful and has produced large amounts of monies in states such as Ohio where they have full support of The State Government. Currently each state can not electronically file the benefit applications. Each state currently prints the completed forms and sends the individual to the counties with completed forms. Some of the application can be electronically submitted in Arkansas, but the signature page must still be mailed in. Interviews are waived for food support in Arkansas due to negotiation between The Benefit Bank and The State Government, but are still required in other states. In Ohio they are moving towards electronic filing of their applications in 2009, but will still require an interview after filing.

In order to proceed with The Benefit Bank's healthcare and food stamp programs, it is imperative that The State Government is fully supportive of The Benefit Bank and its purposes. Though the application would not differ from the current benefit application forms, the counties would need to accept that already completed application forms from The Benefit Bank System upon arrival to county departments. The Ohio Benefit Bank is a great example of how The Benefit Bank can and will be successful as long as the counties and the state understand The Benefit Bank's purpose and how it can assist them.

In states where the support of the Governor or support from committees who operate under the Governor are substantial, are the places where The State Government has been more flexible and allowed The Benefit Bank to integrate or improve their current application system. Minnesota's application for Medicaid, Cash Assistance, and Food Support was recently modified and is an excellent step towards simplifying the application process for benefits. The Benefit Bank could greatly speed up the application process by helping individuals have all the information they need to apply for assistance before walking in the county department doors.

States like Arkansas have funded The Benefit Bank with a large amount of funds and will be essential to watch and compare to Ohio as they continue to grow and generate more benefits. Arkansas is two years behind Ohio, but has moved forward with support of the Governor. Steve Copley, the Arkansas Benefit Bank Director, said the primary reason for not applying for benefits is the stigma felt by those who are applying for benefits. Steve feels the stigma problem will be overcome with the simplicity of The Benefit Bank system. Pat Cameron in Kansas said the biggest way they have been able to overcome this stigma is to have the applicants who are filing their taxes with The Benefit Bank, file for benefits at the same time. Most individuals need to file their taxes so it creates a less stigmatic situation. In comparison of Ohio and Arkansas, I think a major difference is Ohio is receiving greater VISTA volunteer support, which they feel is a good part of their success. On a side note, Ohio allocates half of their year to year budget for maintenance and upgrades to keep and maintain accuracy with changes that take place in policy and forms in the state.

In conclusion, as the economy continues to slow there will be an increased demand in people who will be applying for benefits. Through The Benefit Bank application system states will be able to more rapidly approve applications for families who are eligible to receive benefit support. The Federal Tax application system is effective and efficient with minimal expenses to implement. Medicaid, Food Support, and Cash Assistance are benefits which could use The Benefit Bank system to increase the number of applicants applying for benefits and reduce the amount of time counties spend filling out applications. Ohio commented that the counties are now able to do five Benefit Bank applications in the time it usually takes to help one applicant apply for assistance.

III. Summary of the current public benefit system in Minnesota, focusing on the application, certification, and outreach process for the following public benefits: Federal and State Tax Refunds and Credits, Cash Assistance/General Assistance (GA), Medical Assistance/Medicaid, Food Support, Child Care Assistance, and Low Income Home Energy Assistance Program (LIHEAP) Summary of why the previously mentioned public benefits are currently being under utilized and how The Benefit Bank could aid current programs in providing these benefits

This section examines the current application/certification process and outreach for public benefits in Minnesota. The purpose of this section is to provide an in-depth analysis of what benefits are available to low income individuals and why eligible individuals do not apply for benefits. This section will also examine the application process, eligibility requirements, and the public benefits available to those in need of economic support. The benefits examined in this study are:

- 1.) Federal Tax Returns/EITC
- 2.) Cash Assistance/General Assistance (GA)
- 3.) Medical Assistance/Medicaid
- 4.) Food Support
- 5.) Child Care Assistance
- 6.) LIHEAP (Low Income Home Energy Assistance Program)

In Minnesota there is a newly created application form for Medicaid, Food Support, and Cash Assistance called the Combined Application Form (CAF). Each benefit in the CAF still has its own eligibility requirements and an individual may receive one, two, or all three benefits by completing the form. This section will also discuss the outreach for the benefits in the CAF and other benefits outside of the CAF. The outreach efforts are primarily supported by the state and federal government and non-profit entities in the community.

Through the analysis in this section it can be concluded that though the CAF does provide an easier way to apply for multiple benefits (Cash Assistance, Medical Assistance, and Food Support), it does not include all benefits that an applicant may need to apply for. The Benefit Bank could help make this process easier by populating the application forms of tax credit and public benefit programs at the same time, while increasing the likelihood they would be filled out correctly. It can also be concluded that benefits are underutilized due to the application process, reporting requirements, lack of assistance when truly needed, incorrect allocation or matching of benefits to individuals, the stigma, and excess paperwork involved with applying.

County offices and community service agencies do offer personal application assistance, but it is uncertain if the efforts are sufficient due to the high number of eligible individuals who are not receiving benefits. The Benefit Bank can aid county offices and community service agencies and help Minnesotans overcome their reasons for not applying and utilize more fully the public benefits available to them. In addition to

simplifying the application process and accessing up to ten tax credit and public benefit programs, The Benefit Bank provides another setting other than county offices to fill out application forms. County offices are not likely located near each individual who should apply for credits or benefits and The Benefit Bank sites could be located in multiple areas in the counties they serve. In addition to added convenience of location, The Benefit Bank sites would allow for individuals who may have had a difficulty in the county office setting, an opportunity to receive application assistance at another location.

Public Benefits: Why they are not being utilized

A collaborative research project regarding the utilization of Minnesota public benefits was completed in 2007 using 2005 data. The project focused on Medical Assistance/MnCare, Food Support, Child Care Assistance, Earned Income Tax Credit/Working Family Credit, Federal Housing Assistance, and the Minnesota Family Investment Program/Diversions Work Program. Working Family Credit, Federal Housing Assistance, and Minnesota Family Investment Program/Diversions Work Program are not emphasized in this document. However the conclusions made in the research project are for all the previously mentioned benefits, so we can assume the conclusions made about all of the benefits apply to each individual benefit. This makes the project relevant to this paper and study.

The collaborative project was called *Bridging the Gaps: Key Points about Minnesota*. Agencies and individuals involved in the significant project were: Andi Egbert at Children's Defense Fund –MN, Carrie Thomas at JOBS NOW Coalition, Jessica Webster at Legal Services Advocacy Project, Nan Madden at Minnesota Budget Project, Pam Johnson at MN Community Action Partnership, and Leigh Rosenberg at Minnesota Housing Partnership. In the report they provided statistical information regarding the percentage of individuals who are eligible for benefits, but do not apply. Twenty-two percent of eligible Minnesotans did not receive Medical Assistance or MnCare, fifty-eight percent did not receive food support, seventy-six percent did not receive Child Care Assistance and eighteen percent of those eligible for Earned Income Tax Credits did not receive the credit.³ Statistics like these make one wonder why so many eligible individuals are not receiving these benefits and how the process could be improved.

Bridging the Gaps group also conducted research to explain why these eligible people were not receiving benefits. The group met with five focus groups made up of low-income parents to talk about their struggles in receiving benefits. The parents felt that assistance from the public sector was only available when all their assets are completely depleted. The group also commented they thought the application and

³ Egbert, Andi (Children's Defense Fund MN). Thomas, Carrie (JOBS NOW Coalition). Webster, Jessica (Legal Services Advocacy Project). Madden, Nan (Minnesota Budget Project). Johnson, Pam (MN Community Action Partnership). Rosenberg, Leigh (Minnesota Housing Partnership). *Bridging the Gaps: Key Points about Minnesota*. Found at: http://www.jobsnowcoalition.org/vertical/Sites/%7B9F1D3C88-376F-4061-9B43-F420D6164008%7D/uploads/BTG_in_MN.pdf Minnesota State Report, December 2007.

reporting requirements were easy to complete, however ‘easy’ is not defined and may not be interpreted the same across all populations who apply for benefits.

The application system requires: 1.) knowledge of where to go or who to call; 2.) going to The State Government to apply or receiving the forms by ordering by phone; 3.) submitting the proper documentation; and 4.) complying with the county’s interview schedule and likely missing work to do so. Then if the individual does all the previously mentioned activities, they might receive the benefits. Then, as if the application process was not difficult enough, even after the individual meets these requirements he or she is required to recertify to maintain eligibility. The requirements for benefits may be appropriate, but are difficult to comply with while maintaining a job and taking care of a family. The focus groups also mentioned it is very difficult to keep up with reporting requirements. In a specific instance one parent had to take time off from work to meet with her case manager or she would have been cut from the work support program. Parents in the focus group were acutely aware that the reporting requirements hindered their ability to maintain a job and likely deterred individuals from applying for benefits.⁴

Many of the parents commented on the stigma that one feels when applying for work support/public benefits. Meaning, they felt that the poor treatment they received while applying or staying on these benefits was not worth the minimal amount of benefits they would actually receive. Parents in the focus group also commented that many of the benefits they thought they needed most, they were not eligible for. However the parents found they were eligible for other benefits they felt they did not need. Parents also stated they had trouble finding child care providers that would accept the public subsidy. In addition to all these reasons, many parents were frustrated to find once they had completed the application there was a waiting list (Child Care Assistance) for the program. This gives parents the idea that even if they complete the application, benefits may not be available. This is only true in Child Care Assistance, but the sentiment could carry over into other benefits. These reasons are only a few of the reasons why benefits are not being used in Minnesota and are not meant to be a total comprehensive list of why benefits are not being used.⁵

Based on the research report provided in *Bridging the Gaps: Key Points About Minnesota*, it can be concluded that a significant number of eligible individuals are currently not applying and or receiving some of the public benefits available to them due to the difficulties they perceive with the application process, the system, the staff, and the added burden for a limited amount of benefit. Some of the problems members of the five focus groups discussed could be aided by The Benefit Bank. Though The Benefit Bank could not solve every problem presented, it can act as a solution for many of them.

Tikki Brown, Food Support Administrator at the Minnesota Department of Human Services said many of the reasons why individuals do not apply are: excessive paperwork, lack of transportation, confusion regarding eligibility and program rules, and

⁴ Egbert, Thomas, Webster, Madden, Johnson, Rosenberg. *Bridging the Gaps: Key Points about Minnesota* December 2007

⁵ *Ibid*

stigma. The application for Food Support has been reduced in length and is also currently part of the CAF. Tikki felt the CAF will reduce the number of complaints regarding excessive paperwork. She also stated that in March 2009 they are going to change to requirement of monthly review of income and assets to six month reporting. She said this will really help with the paperwork issue and allow individuals a longer period to increase wealth without reporting income. Tikki feels that people need an individual helping the applicants through the application process for food support. The Benefit Bank could assist with most of the problems described by Tikki and could help to smooth the application process.

How The Benefit Bank Can Help the Eligible Utilize Benefits

The Benefit Bank can not fix or provide answers to every problem or reason for not applying for public benefits. However, if The Benefit Bank, The State Government, and other community service entities collaborate in their efforts to improve the current public benefit application process, we could see an increased number of eligible individuals receiving assistance from public benefits.

As mentioned previously, an individual comes to a site of The Benefit Bank and, aided by a trained counselor, she or he answers a series of very simple questions. The individual's answers to the questions, then, are "shuttled" to the various credit/benefit applications programmed into The Benefit Bank. Once all of the questions have been answered, the counselor helps the individual to print a hard copy of the completed application forms for all of the credits/benefits, simplifying the process.

The Benefit Bank also utilizes an eligibility screening tool, which estimates the amount of benefits one is likely to receive based on the individual's asset and income amounts input into the screening tool. The screening tool can be used to help individuals see the application is worth their time to fill out and submit. The screening tool can increase the likelihood that people are more fully aware of the benefits to which they are likely eligible. The Benefit Bank states the "one-stop-shop" approach of using the screening tool, applying, and submitting the application reduces the amount of time needed to apply for benefits. Furthermore, after an individual submits his or her application, the information entered is stored securely, so an individual who wishes to reapply for benefits, apply for new benefits, or file future tax returns enters his or her username and password to initiate this new action.⁶

The Benefit Bank can benefit applicants in various ways. On their website they commented, "We know that applying for benefits can be a confusing, time consuming and difficult experience, while the resources you are trying to access can make a real difference in your life. The Benefit Bank simplifies the process - making it easier for you to access the programs you need to be healthy and secure."⁷

⁶ The Benefit Bank Website, Accessed on 12/17/08 <http://www.thebenefitbank.com/>

⁷ The Benefit Bank Website, Accessed on 12/5/08 <http://www.thebenefitbank.com/ClientServices>

The Benefit Bank is free to individuals who use it to apply for benefits or file taxes. The Benefit Bank can be located at community action agencies, county departments, or any other location deemed appropriate and at any time of the day. The main items needed to operate a Benefit Bank site would be: volunteer counselors, a computer, a printer, Internet access and a phone in a setting that is respectful and private. This means The Benefit Bank could have physical locations where they offer their service from 5:00 to 10:00 PM, ensuring better access to those who work during the day. This increases user accessibility and opens opportunities for those who may be eligible to apply for benefits, but can not take time off of work or lack transportation to visit the county office. The process may also reduce the stigma of those who apply for benefits by incorporating filing for federal taxes while applying for work support benefits. Most individuals are required to file taxes; therefore an individual should not feel embarrassed or ashamed to be using The Benefit Bank to apply for taxes and other benefits. All The Benefit Bank would require is the completion of the other benefit forms at the same time. It is important to note that a major emphasis of The Benefit Bank has been to assure the privacy and confidentiality of all client data.^{8*}

Full electronic integration has not yet occurred between any of the states who have implemented The Benefit Bank and The State Governments. Meaning no state has the application filled out online and submitted directly to administrators of public benefits electronically. The state of Ohio is moving to electronic integration by early 2009. Currently, applications are completed online, printed off, and delivered to the county offices where an individual submits his or her application or attends their interview (except in the case of applying for just Medical Assistance, then the application could be mailed). However, the process of filling out the application has been smoothed and decreases the amount of time the county would take in assisting an individual in filling out the application. In an article written by the Ironton Tribune (OH), they stated, “The OBB [Ohio Benefit Bank] doesn’t determine eligibility of any Ohioan for benefits, but guides applicants through the first steps of getting benefits. Often their efforts cut the time it takes for applicants to receive benefits.”⁹ The actual guiding of individuals through the steps of receiving benefits helps to increase the likelihood of properly filed application forms. In addition, The Benefit Bank can improve how fast individuals receive their benefits, which can increase timeliness of benefits for families and individuals.

⁸ The Benefit Bank Website, Accessed on 12/5/08 <http://www.thebenefitbank.com/>

* The website provided the following information about what the Benefit Bank has been able to accomplish. “Developed for use by a wide range of community based, faith-based, governmental, job-training, healthcare or social service agencies, The Benefit Bank can be part of a community-wide response to poverty. TBB not only provides the opportunity to help neighbors but also provides information for organizations to more effectively advocate for policies that better serve their communities. An innovative public-private partnership of state/local governments and a broad, statewide coalition committed to helping neighbors move towards self-sufficiency by utilizing The Benefit Bank, has resulted in tens of millions of dollars being returned each year to low and moderate income individuals and families.”

⁹ Heath, Benita. The Ironton Tribune. 10/29/08 <http://www.irontribune.com/news/2008/oct/29/ohio-benefits-bank-sees-needs-eastern-end> Accessed on 12/5/08

In Depth Examination of Benefits in Minnesota

Below is a list of all the various Minnesota public benefits being focused on in this paper:

- 1.) Federal Tax refunds and credits including EITC
- 2.) Cash Assistance/General Assistance (GA)
- 3.) Medical Assistance/Medicaid
- 4.) Food Support
- 5.) Child Care Assistance
- 6.) LIHEAP (Low Income Home Energy Assistance Program)

An examination of the individual benefits provides insight as to why many Minnesotans may feel the application process is complicated, intimidating, and uninviting to apply.

Federal Tax Returns/EITC

Below is a description of the free tax services provided in the state of Minnesota.

VITA

Volunteer Income Tax Assistance (VITA) sites provide qualifying filers with free tax help in completing their income tax forms. These sites provide an alternative to commercial preparation and allow people to keep all of their refund for their own use. Nonprofit agencies play an important role in helping people to access income tax assistance through referrals, partnerships, or by sponsoring sites directly.

AccountAbility

AccountAbility has multiple VITA sites and they use Taxwise (software provided by VITA), must make \$40,000 or less to file. They also have a Disability Program to increase access to free tax assistance for persons with disabilities living in assisted living facilities or group homes. Highlights of 2008 Accomplishments – Statewide - 17,559 + low to moderate income taxpayers received free tax assistance - 25.7 million in cash refunds were returned to low and moderate income Minnesota families - 765 volunteers gave more than 20,000 hours of their time to prepare 35,000 tax returns. They primarily reach out to the communities they serve by using community-based nonprofit organizations.

AARP Tax Sites

A VITA site, AARP Tax-Aide is a free tax assistance service for low- and middle-income taxpayers, with special attention to those 60 and over. However, if an individual's tax return is relatively complex they will be advised to seek professional tax assistance. In 2008, in the southern Minnesota Region (St. Cloud and everything south) they filed 44,049 returns and generated 20 million in total refunds and 7 million in EIC. Out of those returns they said 65% of them are over 55 years old. They reach out to their populations by word of mouth and senior centers. (get more info)

IRS- Free File

Free File is a free federal income tax preparation and electronic filing program for eligible taxpayers, developed through a partnership between the Internal Revenue Service (IRS) and the Free File Alliance LLC, a group of private sector tax software companies (it wouldn't let me in to see who they were). Free File is only available to taxpayers who have a 2007 Adjusted Gross Income (AGI) of **\$54,000 or less**. It is a very confusing process online process and I didn't see a link for back taxes.

The Beehive

The Beehive is a nationwide organization with a presence in Minnesota. They act as an online resource to connect individuals to events and wealth creation activities and benefits. As far as filing taxes go in Minnesota, H&R Block who has an online system that looks and functions like Turbo Tax and is available to all those who's AGI is below \$56,000. (will get back to me with more info) They do not have any actual sites and mostly utilize the internet and are not too directly involved with the community. Groups that work with the Beehive are Bridge to Benefits (Children's Defense Fund Minnesota) and United Way of Minnesota.

Minnesota Department of Revenue

Provide some free assistance at roughly five non-profit locations like The Urban League or AccountAbility. They also have a version of Free-File using Turbo Tax (AGI must be lower than \$30,000), Tax Slayer (Age 25 or younger in 2007 with household income of less than \$54,000; **or** Age 65 or older in 2007 with household income of less than \$54,000; **or** Served on active military duty in 2007 (must have an active military EIN to file free); **or** Eligible for the federal Earned Income Tax Credit (EITC); **or** Federal adjusted gross income of \$10,000 or less, regardless of age). and their own online form for those who are 20 and under and filing their taxes alone.

Census Information Regarding Minnesota Income Levels (i.e. who could be using free tax preparation)

The median household income in Minnesota is \$54,023 (2006 adjusted inflation dollars).¹⁰ The Benefit Bank says that the taxpayer's gross income must be less than \$54,000 to receive their free tax filing assistance. In 2007, there were 2,080,877 households in Minnesota (average of 2.46 persons per household). 51% of those households are in Wright, Hennepin, Carver, Scott, Dakota, Ramsey, and Anoka (1,078,774). If the data holds, then roughly half of 1,078,774 in those counties are below the median household income of \$54,023 (520,210) and could be utilizing The Benefit Bank tax filing assistance program.¹¹

¹⁰ U.S Census Bureau, accessed on 11/25/08

http://factfinder.census.gov/servlet/ACSSAFFacts?_event=Search&geo_id=&_geoContext=&_street=&_county=&_cityTown=&_state=04000US27&_zip=&_lang=en&_sse=on&pctxt=fph&pgsl=010

¹¹ Minnesota Department of Administration, Accessed and calculated on 11/25/08

<http://www.lmic.state.mn.us/datanetweb/php/census2000/estimate/menu.php>

On a side note from the Accountability to Committee on Homeland Security and Governmental Affairs, United States Senate in 2005. There was a proposition to Senator Coleman to provide more funding for non-profits providing free tax assistance. They argued that VITA sites (not including AARP and AccountAbility) are close to capacity and most individuals who are eligible to have their taxes filed for free are paying professional tax payers. This proposition is a good indication of a significant number of individuals who are eligible for free tax assistance, but are not receiving it due to lack of resources or availability of current structures.¹²

Federal Tax Assistance Outreach

MN TEAC is the largest consolidated outreach program in Minnesota for taxes. They use bus signs, posters (provided by the Minnesota department of Revenue), Public Service Announcements, and in some cases use a business envelope stuffer. The bulk of the effort the last couple years has been led by United Way of the Greater Twin Cities. MN TEAC (under a former name) has existed since around 1990. It is a group of government agencies and non-profit organizations that pool resources to provide tax education and other tax related services. They discuss not only EITC, but all the different tax benefits for low income workers/families. They also discuss how to find a good preparer, what happens if an individual gets a letter from IRS, immigration implications etc. - the topics vary depending on the audience and what Congress has recently changed.

In summary, there are a myriad of free tax filing assistance programs in the state of Minnesota. However, there are still a large number of individuals who are likely not using the free services provided due to a lack of resources and locations able to provide this free service to those who are eligible. The Benefit Bank could step in and provide a much needed resource to the Minnesota communities and assist those individuals whose income is below \$54,000 who are either currently paying to have their taxes filed or are not filing them at all.

Cash Assistance/General Assistance (GA)

The application for Cash Assistance is a process with rigid requirements and a limited amount of cash is provided for those who qualify. Individuals must provide the proper type of documentation to receive the benefit. The Department of Human Services provided facts regarding this program and commented, "The General Assistance (GA) Program serves as Minnesota's primary safety net for single adults and childless couples. The GA program provides monthly cash grants for vulnerable persons whose income and resources are less than program limits. You can fill out the CAF for this program; the completed CAF can be mailed or delivered to your local county human services agency,

¹² Bonnie Esposito, Director of AccountAbility Minnesota, April 15th 2005.
http://hsgac.senate.gov/public/_files/TESTIMONYEsposito.pdf

followed by a required interview. For security reasons, you can not apply for assistance online.”¹³

The Department of Human Services further stated, “Program participants must fit at least one of the 15 categories of eligibility specified in state statutes. Eligibility categories are primarily defined in terms of disability and unemployability. Most applicants and recipients are required to apply for benefits from federally funded disability programs for which they may qualify, such as Retirement, Survivors, and Disability Insurance or Supplemental Security Income. In addition, the person or couple must have income and resources less than program limits. The resource limit for all units [persons] is \$1000. After subtracting certain income disregards, a single person must have net income less than \$203 per month, and a couple must have net income less than \$260 per month.”¹⁴

The maximum benefit amounts were stated on the website, “The maximum benefit for a single adult is \$203 per month and \$260 per month for a married couple. Special funding is available for emergency situations when a person or family lacks basic need items, such as a lack of shelter or food, and that lack threatens the person’s or family’s health or safety.”¹⁵

During state fiscal year 2003 (July 1, 2002 through June 30, 2003), GA served an average of 11,600 people monthly. The total amount of GA benefits issued in fiscal year 2003 was approximately \$28.4 million. Program costs are funded entirely with state funds.¹⁶

General Assistance (GA) provides a monthly cash grant to adults ages 18 to 64 who are unable to support themselves due to documented circumstances, such as: temporary or permanent illness, women in battered women’s shelters, unemployable, medically certified as having mental retardation or mental illness, and learning disabled. Additionally, to be eligible for General Assistance an applicant must: be a Minnesota resident for at least 30 days, be unable to work for a minimum of 30 days, not have a minor, dependent child living in the household, have little or no income or resources and not be a current SSI recipient. Applicants may have some assets and still qualify for General Assistance. They may have up to: \$1,000 worth of personal property, \$1,500 value in a motor vehicle, and A homestead (residence in which they live).¹⁷

¹³ Department of Human Services (DHS), MN. Accessed on 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_002558

¹⁴ *Ibid*

¹⁵ DHS, 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_002558

¹⁶ DHS, 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_002558

¹⁷ Hennepin County, MN. Accessed on 11/18/08.

<http://www.co.hennepin.mn.us/portal/site/HCIInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vg nextoid=da65b6764b9fc010VgnVCM1000000f094689RCRD&vgnextfmt=default>

Based on the previously mentioned facts regarding Cash Assistance (GA), it can be concluded that there are multiple rigid requirements that require an individual to understand basic financial information in order to know if an individual is qualified for GA. Even if an individual has this understanding, without knowledge of an estimate, the individual does not have an understanding of how much he or she is likely to receive if they do submit the application. The Benefit Bank can use its 'Quick Check' benefit estimator to help an individual have an estimate of the likely amount of benefits they would receive if they filled out the application. The Benefit bank could help increase the likelihood an individual fills out this application correctly and meets the criteria required before he or she applies at the county for the benefit.

Medicaid/Medical Assistance

There are three medical assistance programs in Minnesota. The three public programs are:

- Medical Assistance (MA) (available through county)
- General Assistance Medical Care (GAMC) (available through county)
- MinnesotaCare® (available through the state)

When applying for these three public programs. If the consumer does not know which one to apply for they should apply for all of them. A worker will decide which healthcare program is right. An individual does not have to come into the office to apply for medical programs.¹⁸ MA and GAMC do not require an individual contribution or premium from the individual, while Minnesota Care is a subsidized premium, based on income and family size. An applicant must fill out one application and the county determines if they are eligible to receive MA or GAMC. If an individual is not eligible for MA or GAMC they forward the application to MinnesotaCare and they determine if they can be of assistance through the state. A county worker will review the application and send a notice stating if the individual is eligible within 45 days (60 days if a disability needs to be certified). If the individual is pregnant, they will receive notification within 15 days.¹⁹ If the applicant is applying only for medical programs they can fill out the Health Care Program Application (HCAPP). If they are applying for other benefits, the applicant should use the CAF to apply for Medical Assistance, Cash Assistance, and Food support, the application can not be mailed and it must be delivered in person.²⁰ Residency requirements vary between assistance programs. The applicant should contact their application site for residency requirements that may pertain to the individual's

¹⁸ Hennepin County, MN Accessed on 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_006299#P7_192

¹⁹ Minnesota Department of Human Services (DHS), Accessed on 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_006299#P7_192

²⁰ Hennepin County, 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_006299#P7_192

household.²¹ Specific asset and income limits for each program are provided in the appendix.

Medical Assistance (MA)

The forms can be accessed online, by phone, by mail, or in person at the county human services office. The applicant must fill out the application and provide supporting documents or proof (such as income verification from the past 30 days, proof of citizenship and identity). There is a help line provided which is called Linkage. It is offered by the local county human services office at (800) 333-2433.²²

On the Minnesota Department of Health's website they commented that Medical Assistance pays for medical care for very low-income Minnesotans. Federal and state dollars pay for MA. If an individual is found to be eligible, the county will enroll them in the MA program. Every six months a county financial worker will review the applicant's situation to see if they are still eligible for health care assistance. They must complete, sign, date and return all forms sent to them by their county agency. If they do not, they will lose their Medical Assistance. In the review the financial worker may ask the individual to provide: their last checking or savings account statement and/or sign a release-of-information form for their bank, proof of ownership for stocks, bonds, savings certificates, trust funds or other financial assets, proof of current unearned income, pay stubs for all employed family members for the last 30 days and/or your most recent tax form²³

GAMC

Low income Minnesotan's who are not eligible for other state or federal programs may be eligible to have General Assistance Medical Care pay for their medical care. GAMC is funded by state tax dollars.²⁴

The procedure for applying for GAMC is the same as for MA. The individual must call, find the application online, or go to the human service agency in the county where the applicant lives. It is recommended that an individual apply even if they are not sure they are eligible. Eligibility, application, and review process are similar to MA.²⁵ General Assistance Medical Care (GAMC) Hospital Only

In addition to GAMC there is a specific program for hospitalized individuals. Like the other programs, there are eligibility requirements for the GAMC Hospital Only

²¹ DHS website, 11/18/08.

<http://www.co.hennepin.mn.us/portal/site/HCInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vgnextoid=398353bb969fc010VgnVCM1000000f094689RCRD#1>

²² DHS, Accessed on 11/18/08.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_006918

²³ Minnesota Department of Health, 11/18/08. <http://www.health.state.mn.us/clearinghouse/public.htm>

²⁴ Minnesota Department of Health, Accessed on 11/18/08.

<http://www.health.state.mn.us/clearinghouse/public.htm>

²⁵ *Ibid*

program. It is for certain adults without children. To apply an individual must already be hospitalized or may apply within 45 days of being hospitalized. This program provides inpatient hospital coverage including physicians' services during hospitalization. There is a \$1,000 co-pay for each hospital admission.²⁶

MinnesotaCare (MnCare)

Minnesota Care is a health care program for uninsured working Minnesotans. MinnesotaCare does not pay for past medical bills. MinnesotaCare is for Minnesota residents who meet income and other eligibility guidelines. It is paid for with state and federal tax dollars, and premiums paid by individuals who are enrolled. It takes 30-45 days to process the application. Enrollees pay a monthly premium based on family size, income and the number of people in their family who are covered. Children under age 21 who meet a lower income guideline pay a fixed premium of \$4 a month. Coverage starts the first of the month after payment is received. Continued coverage depends on timely payment of premiums. MinnesotaCare enrollees must complete a renewal application every year.

To apply for MinnesotaCare an individual can access the application online, order by mail, or call MinnesotaCare at (651) 297-3862 (Twin Cities Metro) or 1-800-657-3672 (toll-free) or TTY call 711 or 1-800-627-3529. Many medical providers, schools, and human service agencies also have applications. To find the application online an individual must know what website to go to. (www.dhs.state.mn.us) and then print it off and mail it in. An individual can also apply for MinnesotaCare in person at some county human service agencies and at the state office in downtown St. Paul at 540 Cedar Street, 8:30 a.m. to 4:00 p.m., Monday through Friday. Some of the eligibility requirements include: Meet income and asset guidelines, not currently insured or covered by other health insurance within the last four months (this includes Medicare), no access to employer-paid insurance with a current employer where the employer pays 50 percent or more of the monthly premium, and asset limit of \$10,000 for one person, \$20,000 for two or more people. (Pregnant women and children under 21 years old have no asset limits.) Applications require proof of income, such as federal 1040 tax forms, W-2 forms, wage statements or pay stubs.²⁷

Assured Access: If and individual does not qualify for any of the three programs

Assured Access is a service offered to Hennepin County residents that verifies household income and provides a list of clinics that use a sliding fee scale. Assured Access is effective the 1st of the month after the enrollment process is completed and continues for 1 year. Some clinics may allow an individual to apply the discount for services incurred up to the 3 months previous to the eligibility effective date. The discount they receive will depend on the income level (% of FPG) shown on the individual's card. The individual must pay their bill within 90 days. If the individual

²⁶ Minnesota Department of Health, Accessed on 11/18/08.

<http://www.health.state.mn.us/clearinghouse/public.htm>

²⁷ Minnesota Department of Health. 11/18/08. <http://www.health.state.mn.us/clearinghouse/public.htm>

cannot pay all of what they owe they must call the clinic or provider and establish a payment plan. Providers will bill the individual directly for their services. The bill should show the amount the individual owes after the discount has been applied. If there are questions about the bill, contact the provider.²⁸ Assured access acts as a place for individuals who do not meet the requirements for MA, GAMC, or MnCare, but still struggle to pay for or obtain coverage in the private insurance sector.

Based on the facts provided from various resources, the application process for Medical Assistance, GAMC, and Minnesota Care takes a great deal of knowledge to know which benefit to apply for. It is recommended an individual apply for all healthcare benefits, but the individual applying will not have a very good idea which one he or she will receive or the amount they will be provided in insurance coverage. Every six months the applicant's financial status is reviewed to see if they are making too much money or have obtained too many assets to be enrolled in MA or GAMC (Minnesota Care is every year).

Though The Department of Human Services has a good understanding of which individual will be enrolled in which plan, the consumer has limited information which is based on requirements and income thresholds. Though an interview is not required, there are a myriad of documents required to receive healthcare benefits. The Benefit Bank could help the individual applying for these benefits at a location near their home and during a time period that would meet their needs. The Benefit Bank could also increase the likelihood that an individual has all the proper documentation needed before he or she mails in their application or visits the county departments, making it an easier process for the county.

The biggest help The Benefit Bank could provide in all of these benefit applications is an estimate of how many benefits are likely to be received. If an individual goes to a Benefit Bank site, finds out how much they could receive, then directly fills out the application. The individual will be more motivated to ensure they fill out the document correctly and provide the correct materials if they know they are likely to receive something for doing so. By having this available at sites close to individual's homes, it makes it more feasible for an individual without the internet or maybe even a phone to obtain these benefits and gain financial stability.

Food Support

The food support form can be accessed by phone, mail, or in person. The Minnesota Department of Human Services recommends the applicant fill out the Combined Application form (CAF), due to the fact that if an individual needs food support they likely need GA and Medical Assistance. The CAF can be obtained by phone, online, or a visit to a local county human services agency. Each applicant should fill out the form as completely as they can and then meet with a county worker to explain their situation and discuss and questions they have about the form or the Food Support program. Most meetings are held at the county human services office.

²⁸ Minnesota Department of Health. 11/18/08. <http://www.health.state.mn.us/clearinghouse/public.htm>

If no one in the applicant's household can go to the office for a meeting, an adult friend or relative who knows the applicant's situation may go in their place. If that does not work, in some cases a county worker may arrange to interview at the applicant's home or by phone. Food Support benefits are issued based on the date an applicant turns in a completed page one of the CAF. The county human services office will accept the application on the same day it is turned in, even if they cannot interview the applicant on that day. The county cannot decide if the applicant will get food support benefits until the entire form and required verifications are completed.²⁹ The form can not be filled out and submitted electronically. Proof of information and other required documentation are listed on the application, some of them include: Proof of monthly earnings such as recent pay stubs, copy of check or benefit statement from Social Security, proof of the household's assets, and medical bills of household members who are 60 years or older or have disabilities if these bills are not paid by insurance.) These are difficult requirements and dictate that an individual must be very organized and have the proper knowledge and documentation to make them want to apply for Food support.

If the applicant qualifies for food support benefits, they will receive them no later than 30 days from the date the county received the application. If the applicant needs help right away, they may qualify to have their food support benefits issued within one day. An individual may get food support benefits right away if: Their liquid assets do not exceed \$100 and their monthly gross income is less than \$150, or their assets and gross income for the month are less than their housing costs. Some migrant and seasonal farm-worker households may also get food support benefits within one day. The individual must completely fill in the CAF page one and turn it in to the county human services office to see if the applicant is eligible for one-day service.³⁰

To maintain eligibility of food support, the individual must tell their county human services office within 10 days or on a required monthly report of any changes in household members, income, vehicles, other resources or residency. The individual must cooperate with state quality control workers. If individuals do not comply, the food support benefits may end until the individual does cooperate.³¹

For questions about Food Support, it is suggested to contact the human services office in the county. To find out where to apply, an individual can call the Food Support Help Line at (800) 657-3698. For those who need language assistance in filling out forms, there phone numbers for 10 different languages provided for free.³² The

²⁹ Minnesota Department of Human Services, Accessed on 11/18/08.
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&dDocName=id_002555&RevisionSelectionMethod=LatestReleased#P47_4470 and also
<http://edocs.dhs.state.mn.us/lfsrserver/Legacy/DHS-2814-ENG>.

³⁰ Minnesota Department of Human Services, Accessed on 11/18/08.
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&dDocName=id_002555&RevisionSelectionMethod=LatestReleased#P47_4470 and also
<http://edocs.dhs.state.mn.us/lfsrserver/Legacy/DHS-2814-ENG>.

³¹ *Ibid*

³² *Ibid*

Department of Human Services' website also has a screening tool for Food Support eligibility to help individuals know if they are likely to receive food stamp benefits if they fill out the application.³³

Based on the Food Support data available it can be concluded that an individual should fill out a CAF to ensure maximum benefits and assistance. The current review of assets for food support is very difficult and requires an organized individual to maintain the proper documentation and forms. The Benefit bank could assist in this process by providing assistance in filling out the Household review form (required every six months starting in March). The Benefit Bank stores previously input application information and could be accessed for benefit review form. It is significant to note that it takes roughly 30 days to receive this benefit. This may be due to a difficult application and review process that could be made easier through The Benefit Bank assisting individual's applications. Also, in Arkansas the food support interview has been waived by having an individual fill out an application with a Benefit Bank Councilor and mailing or dropping of the application. This could reduce the amount of time needed to provide individuals with food support by simplifying the process. Even if The Department of Human Services did not support the idea of eliminating the interviews through interviews by Benefit Bank councilors, the process would still be expedited by having an individual arrive at the county office with a completed application and proper documentation, which could be achieved through The Benefit Bank.

Consolidated Form

The consolidated form can be filled out if an individual is going to apply for more than one benefit (Medical Assistance, Cash Assistance, or Food Support). If an individual applies for just a healthcare program they do not have to go into the office to apply or participate in an interview. If an individual applies for Food Support and Cash Assistance or fills out the CAF (medical benefits, Food Support, and Cash Assistance) then the individual has to take the form to the county office or fill it out there and wait for an interview or set up an appointment and come back at a later date.³⁴ The county assumes that if an individual has a need for Food Support they likely have need for Cash Assistance and medical benefits, so they ask individuals to fill out the CAF.³⁵ The Department of Human Services does mention that, "If you are not able to go to your county office for an interview due to hardship, you may request a phone interview".³⁶

³³ Minnesota Department of Human Services, Accessed on 11/18/08.
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&dDocName=id_002555&RevisionSelectionMethod=LatestReleased#P47_4470 and also
<http://edocs.dhs.state.mn.us/lfserver/Legacy/DHS-2814-ENG>

³⁴ Minnesota Department of Human Services (DHS), accessed on 11/14/08
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_006918

³⁵ DHS, accessed on 11/14/08,
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&dDocName=id_002555&RevisionSelectionMethod=LatestReleased#P26_1632

³⁶ *Ibid.*

The Benefit Bank could assist in filling out the CAF just like any other public benefit application.

Child Care Assistance

There are three types of Child Care Assistance in the state of Minnesota and in Hennepin County. The Child Care Assistance is handled at the county level.

- 1.) Diversionary Work Program (DWP) and Minnesota Family Investment Program (MFIP) Child Care Assistance
- 2.) Transition Year (TY) Child Care Assistance (Families where DWP or MFIP closed in the last 12 months.
- 3.) Basic Sliding Fee (BSF) Child Care Assistance

There is currently a waiting list of 18 months for Basic Sliding Fee Child Care Assistance. If an application were filled out online and mailed in it would be denied. The Child Care Assistance funds are currently depleted and will not receive more funds until July. The only way to gain immediate access to funds is to be part of Diversionary Work Program (DWP) or Minnesota Family Investment Program (MFIP) where an employment counselor would decide if an individual needed Child Care Assistance. If they decide assistance is needed, they have access to Child Care Assistance funds. The Transition year only applies if an individual has been working with DWP and MFIP for at least 3 months. If an individual has been with them for 3 months and then leaves, they still have access to the Child Care Assistance funds for up to 12 months.³⁷

Diversionary Work Program (DWP) and Minnesota Family Investment Program (MFIP) Child Care Assistance

The Hennepin County Website proved to be a good resource for understanding the three types of Child Care Assistance programs. On the site they commented, “The Diversionary Work Program (DWP) and Minnesota Family Investment Program (MFIP) are designed to help families become self-sufficient. Child Care Assistance can help families who participate in DWP or MFIP. These families work with Employment Counselors to develop an employment plan that directs the child care. The employment plan can include child care while families work, look for work; attend training or school need to prepare for work as determined by the Employment Counselor. If your family receives DWP or MFIP benefits, contact your Employment Counselor to find out more about Child Care Assistance.”³⁸

³⁷ Phone Conversation with Hennepin County Child Care Office. 11/18/08. Phone number: 612-3485937

³⁸ Hennepin County, Minnesota, Accessed on 11/18/08.

<http://www.co.hennepin.mn.us/portal/site/HCIInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vgnextoid=a187b6764b9fc010VgnVCM1000000f094689RCRD#ty>

Transition Year (TY) Child Care Assistance

Hennepin County further said, “Transition Year Child Care Assistance can help families whose DWP or MFIP cases closed. This program can help pay for child care costs while these parents work or look for work. It does not pay for child care for school. TY Child Care Assistance can pay child care costs for qualifying families for up to one year after their cases close. To qualify, a family must: Have participated in MFIP for 3 out of the past 6 months or have DWP closed in last year, work an average of 20 hours/week earning at least minimum wage or be looking for work and, not have had their DWP or MFIP case closed due to fraud.”³⁹

Basic Sliding Fee (BSF) Child Care Assistance

Hennepin County’s website also stated, “The Basic Sliding Fee (BSF) Child Care Assistance program can help families who do not qualify for the Diversionary Work Program or Minnesota Family Investment Program. This program can help pay for child care costs while they look for work, go to work or attend training or school to prepare for work. Counties receive a yearly allocation for the BSF Child Care program. At times, there can be a waiting list for this program. If there is no money available, the family name can be placed on a waiting list. Once funds become available, you would receive an application for the program. For families who move to or from another county, it is important that you contact the new county within 60 calendar days. There are some "Portability Pool" funds that help pay for continued child care for 6 months. After that point, if funding is not available, the family name would be added to a waiting list.”⁴⁰

Application for Child Care Assistance

The Hennepin County website instructs an individual to call if they feel they need Child Care Assistance. The county will ask a few questions and will either mail a child care application packet, add the individual’s name to a waiting list (if funds are not available), or tell the individual why they are not eligible at this time. If granted assistance funds, assistance may begin the date the application was signed. If funds are available applications must be processed within 30 days. Proofs such as address, identity, income, and work schedule are required to receive funds. The child care provider must be registered with Hennepin County. It can take 4-6 weeks to become registered.⁴¹

In conclusion, The Benefit Bank could help with the Child Care Assistance application process similarly to other benefits previously mentioned. However, due to the current lack of funds and a long waiting list for Child Care Assistance, The Benefit

³⁹ Hennepin County, Minnesota, Accessed on 11/18/08.

<http://www.co.hennepin.mn.us/portal/site/HCIInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vgnextoid=a187b6764b9fc010VgnVCM1000000f094689RCRD#ty>

⁴⁰ *Ibid*

⁴¹ Hennepin County, Minnesota, 11/18/08

<http://www.co.hennepin.mn.us/portal/site/HCIInternet/menuitem.3f94db53874f9b6f68ce1e10b1466498/?vgnextoid=5e1b60a6bb9fc010VgnVCM1000000f094689RCRD&vgnextfmt=default>

Bank would likely not be able to assist the application process for Child Care Assistance. This public benefit could be utilized by more individual, as seen by the great demand and long waiting list for the benefit. If more individuals were provided this benefit, it would allow for more low income level families to have another individual in their home to work and increase the family's income and which would likely go back into the community.

LIHEAP

LIHEAP is federally funded through U.S. Department of Human Services and is organized through the Minnesota Department of Commerce, "The Energy Assistance Program (EAP) helps pay home heating costs. Households with the lowest incomes and highest energy costs receive the greatest benefit."⁴² Households who are at or below 50 percent of the state median income are eligible. The size of grant is based on household size, income, fuel type and energy usage. Households with the lowest income and highest fuel costs receive the highest grants. Funds are available for renters or homeowners. The Minnesota Department of Commerce provides direct payment to the energy supplier, educates consumers to use home heating energy efficiently and safely, is an advocate with energy suppliers and human service providers on behalf of consumers, provides crisis help for utility disconnections or necessary fuel deliveries, and can also provide emergency heating system repair or replacement.

To obtain an application and locate the local agency serving their county a Minnesota resident can call 1-800-657-3710. Once an individual has received the application either online, by phone, or visit to local agency, he or she should fill it out (include a current copy of their heating and electric bills, and mail it to the address on the phone.

Based on the limited information found about LIHEAP it can be concluded that The Benefit Bank could assist the LIHEAP program the same way it could assist the other benefit programs. The program has a smaller number of requirements to receive assistance and the application is relatively small in length (8 pages, but 5 require just reading). If The Benefit Bank were assisting in the application process the application could be completed at the same time an individual was filling out forms for Food Support or Cash Assistance (using transferable information from application to application and completing the benefit specific questions as well). The benefit to users is an increased ability to apply for more benefits while spending less time. The Benefit Bank would also be able to centralize that application completing process, making it easier for The Department of Human Services to approve more complete applications and spend less time helping individuals fill out an application.

⁴² Minnesota Department of Commerce, Accessed on 11/18/08
<http://www.state.mn.us/portal/mn/jsp/content.do?id=536881374&subchannel=null&sc2=null&sc3=null&contentid=536900495&contenttype=EDITORIAL&programid=536884453&agency=Commerce>

Outreach Efforts

In a phone conversation with a Minnesota Department of Human Services Representative, I found that The Department of Human Services does not do any sort of marketing or advertising for benefits. They feel there are enough individuals applying and generally people know to look up The Department of Human Services in the phonebook or call 211 (United Way) for assistance. The representative I spoke with felt most individuals hear how to apply for benefits from those who have successfully gained benefits in the past or are current recipients. This was only based on her perception due to the large number of calls she receives at The Department of Human Services everyday. She also felt that individuals access benefit information from their county office or community action centers in the community.⁴³

There is specific outreach information on the Department of Human Services' website. Most of the outreach is not directly from The Department of Human Services, but through the community agencies they interact with. The website commented on their current outreach efforts and said, "In response to low Food Support participation (58.7 percent of those in poverty, federal fiscal year 2002), the Minnesota Department of Human Services established statewide outreach. More than 400 agencies and individuals that serve people in need at the state, county and community levels have formed self-sustaining and voluntary initiatives to promote Food Support outreach."⁴⁴ A few of those agencies include: Hunger Solutions Minnesota, Minnesotahelp.info website, the USDA⁴⁵, and the University of Minnesota Extension are just a few listed on The Department of Human Services' website.

An online outreach effort to communities is The Children's Defense Fund of Minnesota's website. The website has an "outreach effort and tools" tab and promotes their interactive screening tool for benefits. The screening tool can help estimate if someone is eligible for:

Medical Assistance (MA), General Assistance Medical Care (GAMC), and MinnesotaCare
Basic Sliding Fee Child Care Assistance
The School Meal Program

⁴³ Minnesota Department of Human Services (DHS), Phone call on 11/20/08 with DHS representative (DHS Information Desk at (651) 431-2000)

⁴⁴ DHS Website, accessed on 11/20/08,

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectio nMethod=LatestReleased&dDocName=id_010678

⁴⁵ The USDA has a supplemental nutrition assistance program section on their website, which directs individuals to outreach projects available in Minnesota. They also listed the addresses and phone numbers of those outreach organizations. A few of those organizations include; Brown's Valley Family Service, CAER Food Shelf, Heartland Community Action Agency, Inc, Lakes and Prairies Community Action Partnership, Hunger Solutions, Mental Health Professionals, South Eastern MN Citizens Action Council, University of Minnesota Extension Service, and Vietnamese Social Services of Minnesota. The site also provided a hotline number for the state of Minnesota. (United States Department of Agriculture, accessed on 11/04/08, <http://www.fns.usda.gov/fsp/outreach/states/minnesota.htm>)

Food Support Program
Earned Income Tax Credit (EITC) and Working Family Credit (WFC)
Low-Income Home Energy Assistance Program (LIHEAP)⁴⁶

When an individual clicks on the link it takes them to the Bridge to Benefits website, where the screening tool is located. The screening tool does not determine eligibility, but acts as a guideline to examine the likelihood of receiving benefits based on a few factors such as income and number of dependants. There are a myriad of websites like Bridge to Benefits and the Children's defense fund as well. These sites include, but are not limited to: www.childcarefinancialaid.org, www.firstchildrensfinance.org, www.minnesotahelp.info, and www.thebeehive.org.

Tikki Brown and the Food support outreach team for the Minnesota Department of Human Services said they have primarily done outreach through community action agencies like Lakes and Prairies who serve predominantly in Clay County. There are 15 community action agencies that reach out to communities and encourage applications and also assist in filling out applications for food support. There are also hundreds of community groups who place posters around town and direct individuals where to go to receive assistance.

Conclusion

In conclusion, each benefit has its own unique requirements making the application process difficult for individuals who are applying for multiple benefits. These requirements require a good understanding of assets and income and a lengthy application process. Statistics provided by *Bridging the Gaps: Key Points about Minnesota* remind us how complex the application must be. If twenty-two percent of eligible Minnesotans did not receive Medical Assistance or MnCare, fifty-eight percent did not receive food support, seventy-six percent did not receive Child Care Assistance, and eighteen percent of those eligible for Earned Income Tax Credits did not receive the credit, then there is reason to believe the current application process could be improved.⁴⁷

The CAF does simplify this process for three benefits (Cash Assistance/General Assistance (GA), Medicaid/Medical Assistance, and Food Support), but does not include other benefits low income households would likely need like Child Care Assistance and LIHEAP (Low Income Home Energy Assistance Program). Information is readily available about these benefits on the internet, community action agencies who are involved with the benefit process, and each county. It is difficult to assume that every individual who falls into economic need would know where to go, what to apply for, and receive exactly what they need. However through various community action agencies and websites individuals have a better chance of being informed.

⁴⁶ Children's Defense Fund Minnesota Website, accessed on 11/14/08, <http://www.cdf-mn.org/outreach.htm>

⁴⁷ Egbert, Thomas, Webster, Madden, Johnson, Rosenberg. *Bridging the Gaps: Key Points about Minnesota*, December 2007.

The Benefit Bank could improve the current process for application of public benefits, even for the CAF. If sites were established, individuals could go to one location to find out what benefits are available, an estimation of the amount of benefits received, and fill out an application all at the same time. The Benefit Bank would aid the application process both for individuals and for the Minnesota Department of Human Services. Applicants could arrive at the county offices with a completed application and proper documentation ready for an interview or be able to mail their complete submission. This would result in decreased process time for the counties and decreased application and traveling time for individuals. The optimal solution would be to allow Benefit Bank applications to be filled out and submitted to the respective county/Department of Human Services electronically. However it appears The Department of Human Services does have security issues, as stated on their website for Cash Assistance information, and is not yet ready for electronic submission.⁴⁸

Overall, it would appear, there has been some outreach to make the application process easier for individuals seeking benefits. There are community non-profits and websites working together to inform applicants about these benefits and provide screening tools to provide an estimated amount of benefits and individual would receive, but I did not discover an entity offering to make the process easier and more simplified. We need to band together and continue to search and implement solutions that maximize benefits for eligible applicants. The Benefit Bank is a possible solution and should be strongly considered by all those who are involved with individuals applying for benefits.

IV. Conclusions and recommendations based on trends and best practices for The Benefit Bank and Minnesota

The Benefit Bank would be an aid to the current public benefit system in Minnesota and should be implemented. As mentioned previously, in 2005 Twenty-two percent of eligible Minnesotans did not receive Medical Assistance or MnCare, fifty-eight percent did not receive food support, seventy-six percent did not receive Child Care Assistance, and eighteen percent of those eligible for Earned Income Tax Credits did not receive the credit. Due to these statistics there is reason to believe there are a percentage of individuals who are eligible for LIHEAP and Cash Assistance and are not receiving those benefits either. The current benefit system is convoluted and is in need of an application system which can simplify the application process, helping more eligible individuals receive the public benefits they need. Many individuals do not apply for governmental assistance for various reasons; the excessive paperwork, lack of transportation, confusion regarding eligibility, complex program rules to maintain benefits, difficult application process, the stigma of applying, lack of assistance when truly needed, and incorrect allocation or matching of benefits to individuals. Though the problems or reasons for not applying for public benefits are long, as previously

⁴⁸ Minnesota Department of Human Services, Accessed on 11/18/08.
http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_002558

mentioned, The Benefit Bank can aid the current system and improve the likely hood that individuals who are eligible will receive the governmental assistance the need. The Benefit Bank could aid the process by:

- 1.) Simplifying the application process and allow for application of multiple benefits at one time
- 2.) Increasing the number of locations where an individual can fill out an application and convenient hours so individuals would not be required to take time off of work
- 3.) Decreasing the stigma felt while applying for governmental assistance by allowing individuals to complete there Federal and State Tax Returns while applying for public benefits at the same time
- 4.) Helping increase the probability that applicants would arrive at county departments with completed applications, which would minimize the time an individual spends at the county and minimize the amount of time the county spends assisting individuals in completing the applications. States like Ohio are now completing applications five times faster because of The Benefit Bank
- 5.) Providing a screening tool to help individuals have an estimate of benefits they are likely to receive and should apply for before they fill out an application
- 6.) Storing information in The Benefit Bank system, making re-application or reporting easier
- 7.) Providing a trained counselor to provide application assistance improving the probability of a correctly completed application

Based on the information found through this study, The Benefit Bank in Minnesota should have a short-term and long-term implementation strategy. The short-term plan should focus on implementing The Benefit Bank's Federal and State Tax application system, like many of the other Benefit Bank States previously mentioned (MS, PA, FL, and KS). Though the Benefit Bank Tax application system would likely not be free, as has been discussed with CEO of Solutions for Progress Bob Brand, however it would be the smallest investment for the largest amount of monies being provided to those who complete their Federal and State tax returns. Minnesota should move forward with The Benefit Bank's Federal and State Tax application system in a pilot to ensure a minimal amount of variability in participants/volunteers and to increase the likelihood of a successful implementation.

The long-term plan should be to build off of the pilot tax application system and add applications such as; Medical Assistance, Cash Assistance, Food Support, and LIHEAP. By following this long term and short term plan, hopefully we will see similar results to Mississippi and Kansas who have followed a similar implementation pattern. The Minnesota Council of Churches should also be the organization to implement The Benefit Bank in Minnesota. They have actively been pursuing the endeavor for roughly two years and naturally fit the current trend seen in other states of interfaith groups spearheading The Benefit Bank implementation in their respective states. The long-term plan should also include significant support from The State Government in Minnesota. In states where The State Government was not totally supportive we can see the least amount of impact from The Benefit Bank. In places like Ohio where The State

Government is fully supportive we can see the significant impact The Benefit Bank has on thousands of lives, generating \$37.2 million dollars in two years for their communities. The long-term plan should also include multiple organizations (i.e. community action agencies, churches, and other service agencies) in the community banding together to provide volunteer support to assist individuals in completing their applications.

The Benefit Bank can truly impact the lives of thousands. Many individuals have lost jobs and/or are looking for jobs and need a foothold to help them regain their footing and stay out of poverty or climb out of poverty. This paper is not saying the rigid requirements of receiving benefits should be changed or altered to increase the number of eligible recipients, but the application process could be improved to assist those who are eligible. The Benefit Bank can improve this process and help generate thousands or even millions of dollars in the Minnesota communities.

Appendix: (Information provided by The Department of Human Services Website*)

MinnesotaCare	Federal Poverty Guidelines	Monthly income limit before payroll deductions				Over income	Asset limit
		One	Two	Three	Additional members		
Adults without children	At or below 200%	\$1,734	\$2,334	Not eligible	Not eligible	Not eligible	\$10,000 for one \$20,000 for two
Pregnant women¹ and children under 21	At or below 275%	\$2,384	\$3,209	\$4,034	Add \$825 per member	Not eligible ²	No asset limit
Parents, legal guardians, foster parents and relative caretakers of children under 21	At or below 275%	\$2,384	\$3,209	\$4,034	Add \$825 per member	Not eligible if gross annual income is over \$50,000	\$10,000 for one \$20,000 for two or more
Medical Assistance	Federal Poverty Guidelines	Monthly income limit before payroll deductions				Over income	Asset limit
		One	Two	Three	Additional members		
Pregnant women	At or below 275%	N/A ¹	\$3,209	\$4,034	Add \$825 per member	Eligible with a spenddown ³	No asset limit
Infants under age 2	At or below 280%	\$2,427	\$3,267	\$4,107	Add \$840 per member		
Children ages 2–18	At or below 150%	\$1,300	\$1,750	\$2,200	Add \$450 per member		
Children ages 19–20	At or below 100%	\$867	\$1,167	\$1,467	Add \$300 per member		

* Minnesota Department of Human Services, Accessed on 1/5/09.

http://www.dhs.state.mn.us/main/idcplg?IdcService=GET_DYNAMIC_CONVERSION&RevisionSelectionMethod=LatestReleased&dDocName=id_052537

Parents with children under 19	At or below 100%	\$867	\$1,167	\$1,467	Add \$300 per member	Eligible with a spenddown ³	\$10,000 for one \$20,000 for two or more
Elderly, blind and people with disabilities	At or below 100%	\$867	\$1,167	\$1,467	Add \$300 per member	Eligible with a spenddown ³	\$3,000 for one \$6,000 for two plus \$200 for each dependent
Medical Assistance for Employed Persons with Disabilities	Not applicable	No income limit. Must have earned income of at least \$65/month. Enrollees pay a premium based on income.					\$20,000 per enrollee
MA for Women's Breast and Cervical Cancer	No income limit	For women who: <ul style="list-style-type: none"> • Have been screened by the Sage Screening Program • Need treatment for breast or cervical cancer • Are not otherwise eligible for certain categories of MA. 					No asset limit
Medicare Savings Programs	Federal Poverty Guidelines	Monthly income limit before payroll deductions				Over income	Asset limit
		One	Two	Three	Additional members		
Qualified Medicare Beneficiaries	At or below 100%	\$887	\$1,187	\$1,487	Add \$300 per member		
Service Limited Medicare Beneficiaries	At or below 120%	\$1,060	\$1,420	\$1,780	Add \$360 per member		
Qualifying Individuals	At or below	\$1,190	\$1,595	\$2,000	Add \$405		

	135%				Per member		
General Assistance	Medical Care Poverty Guidelines	Monthly income limit before payroll deductions				Over income	Asset limit
		One	Two	Three	Additional members		
Full medical benefits	At or below 75%	\$650	\$875	\$1,100	Add \$225 per member	Not eligible	\$1,000 per household
Hospital coverage only	Above 75% to at or below 175%	\$1,517	\$2,042	\$2,567	Add \$525 per member	Not eligible	\$10,000 for one \$20,000 for two or more
Minnesota Family Planning	Federal Poverty Guidelines	Monthly income limit before payroll deductions				Over income	Asset limit
		One	Two	Three	Additional members		
Family planning services and supplies	At or below 200%	\$1,734	\$2,334	\$2,934	Add \$600 per member	Not eligible	No asset limit